

AMENDMENTS TO THE SPECIFICATION

(all references are to the published PCT application)

Page 5, please amend the following paragraphs:

“FIG. 3[[A]] is a flow diagram of a Purchase Certificate function.

FIG. 3A is a continuation of FIG. 3C.

FIG. 3B is a flow diagram of Notification and Confirmation functions.

FIG. 3C is a flow diagram of a Redeem Certificate (single tender) function.

FIG. 3D is a continuation of FIG. 3C.

FIG. 3E[[D]] is a diagram of an example of a certificate order form.

FIG. 4A is a flow diagram of a Certificate Administration (Recipient--View Certificate) function.

FIG. 4B is a flow diagram of a Certificate Administration (Purchaser--Notification Status) function.

FIG. 4C is a flow diagram of a Merchant Administration (~~Recipient--View Certificate~~) function.

FIG. 4D is a continuation of FIG. 4C.”

Page 13, please amend the following paragraph:

“FIG. 3[[A]] is a flow diagram of a Purchase Certificate function. In block 301, a purchaser requests the purchase certificate function. In one embodiment, block 301 involves a purchaser clicking on a certificate icon of a Web site of an online merchant. In response, the merchant requests a unique identifier for a new certificate, as shown by block 302. In one embodiment, a servlet software element executed by merchant server 108A, 108B, 108N calls purchase certificate function 222 of stored value certificate processor 112 using a network message that specifies a function in an application programming interface (API) of the stored value certificate processor. ”

Page 13, please amend the following paragraph:

“At block 304, the merchant generates an image of a certificate and sends the image to a client, which displays it. FIG. 3E[[D]] is a diagram of an example of a screen display that includes an image 300 of an electronic virtual stored value certificate as part of an order form. In

a preferred embodiment, the image is configured with data entry fields that create the impression that the purchaser is filling out the certificate itself. The fields may be embedded within the graphic image. Mandatory data entry fields may be highlighted in color or with a message. ”

Page 14, please amend the following paragraph:

“In block 305, a purchaser associated with the client system enters information about a certificate order. For example, a user of a client may enter data in fields of the order form shown in FIG. 3E[[D]]. The information includes the name of the recipient, a network address of the recipient, such as an email address, and the initial face value of the certificate, i.e., the amount of the purchase by the purchaser. ”

Page 14, please amend the following paragraph:

“In one embodiment, an order form of the type shown in FIG. 3E[[D]] includes a send date field 330, amount radio buttons 332, recipient name fields 334, 336, recipient location identifier 338, message field 340, purchaser name fields 342, purchaser address field 344. The client or user may enter a date on which to send the certificate to the recipient in the send date field 330. For example, the purchaser may wish to send the certificate on a holiday, birthday, anniversary date, etc. The purchaser selects one of the amount radio buttons 332 to indicate the initial face value of the certificate.”

Pages 14-15, please amend the following paragraph:

“After entering appropriate information in each of the fields, in block 305, the purchaser is given the opportunity to enter a password to protect the information that has been entered for the certificate. In one embodiment, a Retrieve button is displayed in the order entry form. If the purchaser selects the Retrieve button, then the merchant determines whether the purchaser has already entered a password in a prior transaction. To make such a determination, in block 307, the merchant requests customer payment information for the current purchaser from the stored value certificate processor. In block 307-1, the stored value certificate processor returns any customer payment information in its database for the current purchaser to the merchant. FIG. 3A is a continuation of FIG. 3. In block 307-2, the merchant determines whether the purchaser previously entered a password. If so, then the merchant enters the password into a password field

of the order form 300, by block 307-3. ”

Page 19, please amend the following paragraph:

“Block 506 may involve the steps shown in connection with block 507 through block 510-4, inclusive, as shown in FIG. 3D. In one embodiment, as part of block 506, the stored value certificate processor responds by providing values for the amount of the purchase remaining after the stored value of the certificate is applied, the balance of stored value remaining on the certificate, a transaction number, and a result code. The result code may indicate an error, for example, if an invalid account number or recipient address is entered, if the certificate is inactive or expired.”

Page 20, please amend the following paragraph:

“Certificate Issuer 902 ~~[[??]]~~ requests stored value certificate processor 112 to issue a certificate and passes certificate parameters to stored value certificate processor 112. The certificate parameters specifically identify the certificate. For example, certificate parameters include certificate value, recipient name and address, a message, etc.”

Page 22, please amend the following paragraph:

“In block 622, a determination is made whether a certificate number is ~~in not~~ not in the link or ~~[[was]]~~ otherwise received from the recipient, or is incorrect. If any such condition exists, then in block 623, the merchant displays a data entry form or prompt that requests the recipient to enter a valid certificate number. Control passes to block 624, in which the recipient enters a certificate number, and thereafter, control passes to block 622 to re-check the certificate number.”

Page 24, please amend the following paragraph:

“FIG. 4C~~[[5]]~~ is a flow diagram of a Merchant Administration (~~Recipient—View Certificate~~) application that may be implemented in association with the stored value certificate processor. Generally, Merchant Administration is an application that can interact with a browser to store and retrieve merchant information. The Merchant Administration application is executed by a server that is logically separate from, but may be associated with, the stored value certificate

processor. Alternatively, the Merchant Administration application may be co-located with or executed by the same server that acts as the stored value certificate processor. Merchant Administration allows merchants to view business parameter data as well as certificate sales and inventory reports. Preferably, the Merchant Administration application is available only to issuers and not to purchaser or recipients.”

Page 25, please amend the following paragraph:

“FIG. 4D is a continuation of FIG. 4C. In block 751, a Merchant Setup function is selected. The Merchant Setup function is used to enter or change basic business parameters relating to the merchant. In response, the stored value certificate processor retrieves the data based on the merchant number. It validates the password and responds with the data. For example, as shown in block 761, the Merchant Administration application uses a function call to the stored value certificate processor to retrieve a merchant parameter record from database 115 using the merchant identifier and password as keys. In block 762, the stored value certificate processor returns the data to the Merchant Administration application.”